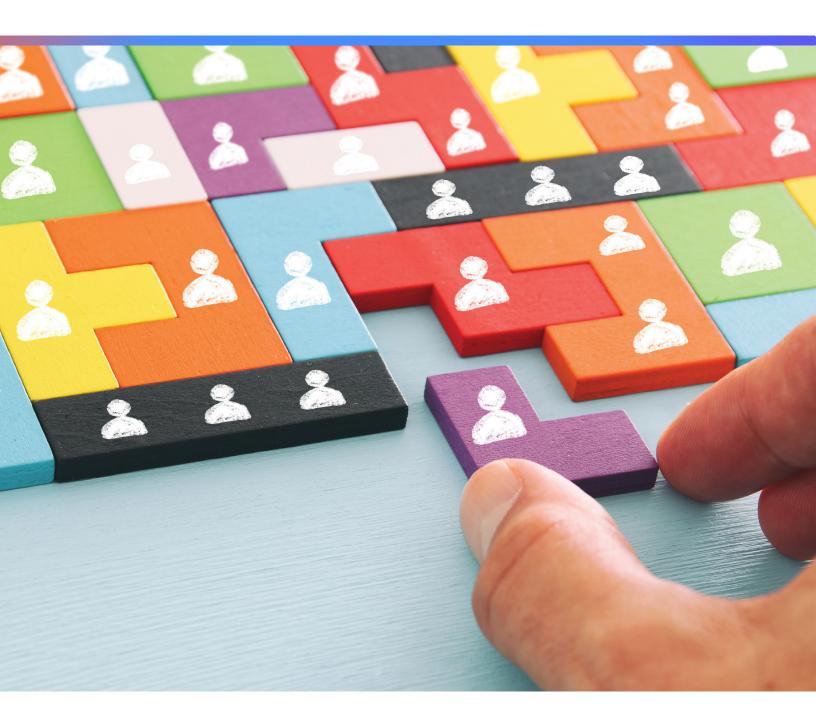


Financial foundations toolkit



Franklin Templeton has a wide variety of educational materials approved for participant use.

Three categories of resources include:

Financial planning

Introduces strategies to meet financial goals at every life stage.

Market perspectives

Provides insights on markets, industry trends and economic data.

Investment concepts

Strengthens knowledge of investment principles and products.



Financial planning

Introduces strategies to meet financial goals at every life stage.

Are you maximizing the value of your Social Security benefits?

A brochure that looks at some of the issues that should be considered before making decisions about starting Social Security benefits.

Health savings accounts

A presentation that offers an overview of the basic principles of health savings accounts (HSAs), how these accounts compare to other options and how HSAs can be used to save for future health care expenses.

It's not what you make, it's what you keep

A flyer that illustrates when choosing the right Fixed Index Annuity, performance of the underlying index is important—but it's not the only factor to consider. The interest crediting strategy should be as big a part of the decision-making process as underlying index performance.

Take control of your financial future: Five things every woman should know about investing

A presentation that discusses strategies to overcome common barriers to investing that are unique to women and provides practical information to help female investors own their financial future.

Tax-advantage retirement savings

A flyer that highlights the benefits of an investment-only variable annuity (IOVA) and shows how a tax-deferral vehicle such as an IOVA can have a substantial impact on portfolio value.

College savings: It takes a village

A flyer that helps investors consider asking friends and family to contribute to their child's college savings plan and help them in their savings efforts.

College savings: Help a grandchild with education costs—and get tax benefits, too

This flyer highlights the many advantages of a 529 plan, with a focus on its gifting feature—explaining the two types of contributions available under the 529 wrapper.

529 plans: Beyond the basics, expanded uses—it's not just for college anymore

A presentation that introduces 529 plans, including the history of the legislation, tax advantages of using these plans and why it's important to save early and often for education.

Saving for education with 529s and the effect on financial aid

A brochure that explains the financial aid formula and how income and various savings vehicles may impact your eligibility for financial aid awards.



Financial planning (cont'd)

Introduces strategies to meet financial goals at every life stage.

Retirement guide: Creating a financial game plan

A brochure that provides a guide to developing a financial game plan, highlighting the benefits of consolidating your savings for better manageability. It includes three worksheets to help you organize information and collaborate with your financial professional to create a personalized plan.

The top 10 things everyone should know about 529 college savings plans

A flyer that highlights ten reasons why many have selected 529 college savings plans to help invest for their loved ones' future college expenses.

Navigating Social Security

A presentation for individuals nearing retirement, designed to help you understand how to claim Social Security, maximize your benefits and evaluate Medicare options—so you can make informed decisions and get the most from these essential programs.

Making it last

A presentation series offering key insights for developing and preserving a sustainable retirement income strategy that may help investors overcome one of their biggest fears—running out of money in retirement.

Topics include:

- Building retirement income strategies
- Tax-smart withdrawals
- Installing guardrails for volatile markets

The hidden costs of aging

A presentation of how unexpected age-related care and housing expenses can derail a long-term retirement plan. Multiple flyers are available with focuses on the individual housing options.

The home stretch: Seven things to do in the decade before you retire

A presentation that showcases the myriad of choices, dates and decisions investors will make while entering their final leg of working lives. Help identify potential hurdles and strategies for success that investors can use as they prepare to retire.



Investment concepts

Strengthens knowledge of investment principles and products.

The rewards of long-term investing

A flyer that illustrates how the positives have outweighed the negatives for investors who take a long-term approach to investing.

What a difference a year makes

A flyer that illustrates how market performance during retirement years will impact the value of a portfolio and subsequently how long investors' money will last.

The battle between bulls and bears

A flyer that shows how bull markets have had a tendency to charge back by looking at the market increases following bear markets.

5 things you need to know to ride out a volatile stock market

A flyer that discusses how to cope with market volatility.

It's not what you make, it's what you keep

A flyer that shows investors choosing a Fixed Index Annuity isn't just about index performance—it's also about the interest crediting strategy. Because what you keep matters more than what you make.

Six barriers to investment success

This brochure examines six biases from the field of behavioral finance, how these biases affect decision-making ability and the impact they can have on investment portfolios.

The benefits of a laddered portfolio

A flyer explaining that a bond ladder is a portfolio of bonds with staggered maturity dates. This structure is designed to provide predictable cash flow and help reduce interest rate risk.

The cost of timing the market

A flyer that discusses the consequences of remaining on the sidelines during periods of market volatility.

The power of perseverance

This flyer makes the case for staying invested by exploring intra-year declines and year-end total returns.

Why diversify? Because winners rotate.

A flyer with an asset allocation table showing 20 years of total returns for key asset classes.

Why should I invest in the stock market now?

This brochure looks at historical events that may have investors wondering when the "best" time was to invest. It discusses market pullbacks and why time in the market is more important than market.



Market perspectives

Provides insights on markets, industry trends and economic data.

Anatomy of a recession

The Anatomy of a Recession (AOR) program is designed to help investors stay on top of the business cycle through our exclusive risk and recovery dashboards. Updated monthly, AOR offers a concise, practical look at what the key indicators are saying about the US economy and the potential impact on the equity markets from ClearBridge Investments.

16 rules for investment success

A flyer showcasing Sir John Templeton's time-tested global investing strategies, rooted in a disciplined, long-term and contrarian value approach.

Learning from the lessons of time

A brochure that demonstrates how market uncertainty can challenge an investor's confidence and derail long-term strategies. Puts the current market environment into perspective by looking at past market fluctuations and the lessons learned.

Ten decades of bulls and bears

A brochure that outlines the performance of various asset allocation strategies over the past 90+ years, providing historical, economic and cultural context for each decade.

Rising rates: What you need to know

A brochure that covers the factors influencing interest rates, explains why not all fixed income is created equal, and outlines strategies to consider in a rising rate environment.

Voice of the American Worker

A study sponsored by Franklin Templeton with the goal of understanding the perspective of the modern American worker. This presentation provides valuable insights on the shifts and solutions needed to evolve the concept of retirement.



For more information, please contact your Franklin Templeton representative, call (800) 342-5236 or visit us online at www.franklintempleton.com.

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Your trusted partner for what's ahead™

We believe that success requires more than just expertise—it demands powerful partnerships. As a forward-thinking asset manager, we build dynamic relationships with our clients, understand their goals and navigate the complexities of the market together. Our team leverages cutting-edge strategies and deep industry insights to unlock opportunities to help grow wealth. With Franklin Templeton by their side, investors don't prepare for the future—they shape it.

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The Voice of the American Employer Survey was conducted by The Harris Poll on behalf of Franklin Templeton from November 25 to December 6, 2024. All 1,002 respondents, based in the United States, are classified as employers, defined as having at least some influence over company benefits and/or hiring at organizations with over 100 employees. Respondents represent a mix of industries, company size, role, age and race. Findings from 2023 reference a study of a similar nature that was conducted among 1,000 respondents of the same qualifications by The Harris Poll on behalf of Franklin Templeton from November 6 to 17, 2023.



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